

United States Bankruptcy Court
Eastern District of New YorkIn re:
Rory J Numis
DebtorCase No. 13-40178-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 3
Total Noticed: 24

Date Rcvd: Apr 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2013.

db #+Rory J Numis, 6 Center Place, Staten Island, NY 10306-5712
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
7911094 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster & Garbus LLP, P.O. Box 9030, Farmingdale, NY 11735)
7911095 +Forster & Garbus LLP, P.O. Box 9030, Commack, NY 11725-9030
7911098 +Gemini Capital Group LLC, C/O Stephen Einstein & Associates, P.C., 20 Vesey St, Suite 1406, New York, NY 10007-4217
7911102 Midland Funding LLC, C/O Cohen & Slamowitz, LLP, 199 Crossways Park Drive, P.O. Box 9004, Woodbury, NY 11797-9004
7911103 +Physicians Of University Hospital PC, Emergency Room Providers, One Edgewater Street, 6th Floor, Staten Island, NY 10305-4900
7911104 +Portfolio Recovery Associates, LLC, C/O Malen & Associates, P.C., 123 Frost Street, Westbury, NY 11590-5030
7911106 Staten Island University Hospital, P.O. Box 29772, New York, NY 10087-9772
7911107 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Apr 10 2013 18:21:14 United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7911090 +EDI: AMEREXPR.COM Apr 10 2013 18:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
7911091 +EDI: ACCE.COM Apr 10 2013 18:18:00 Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630
7922942 +EDI: ATLASACQU.COM Apr 10 2013 18:18:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
7911092 +EDI: CITICORP.COM Apr 10 2013 18:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
7911093 +E-mail/Text: bknotice@erccollections.com Apr 10 2013 18:21:18 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
7911096 +EDI: FORD.COM Apr 10 2013 18:18:00 Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
7911097 EDI: RMSC.COM Apr 10 2013 18:18:00 Gecrb/jcp, Po Box 984100, El Paso, TX 79998
7911099 +EDI: RESURGENT.COM Apr 10 2013 18:18:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
7911100 EDI: MID8.COM Apr 10 2013 18:18:00 MIDLAND CREDIT MANAGEMENT, INC., P.O. BOX 60578, LOS ANGELES, CA 90060-0578
7911101 +EDI: MID8.COM Apr 10 2013 18:18:00 Midland Credit Mgmt In, 8875 Aero Dr, San Diego, CA 92123-2255
7911105 +EDI: PRA.COM Apr 10 2013 18:18:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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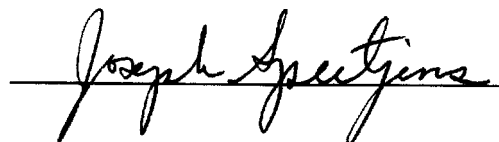
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2013 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;n159@ecfcbis.com;lcroslow@windelsmarx.com;jsheehan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Rory Numis kzazz007@yahoo.com
Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC tjohnson@deilylawfirm.com,
lperkins@deilylawfirm.com;bkecfactivitynotices@deilylawfirm.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–40178–nhl

Rory J Numis

6 Center Place
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–5343

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on January 11, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: April 10, 2013

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.